



Key facts of AMINA Gold Token

Name/ Ticker Symbol	AMINA Gold Token/ AGT	
Underlying	Physical Gold	
Issue Currency	USD	
Blockchain/ Token Standard	Ethereum ERC-20 Token	
Ratio	One gram Gold per Token	
Reference Price/ Currency	LBMA Gold Price (XAU in USD)	
AGT Conversion Fee	0.35% (35bps)	
Physical Gold Custody Fee p.a.	0.00%	
Digital Custody Fee	Up to CHF 10 m	0.30% p.a.
	Above CHF 10 m	0.25% p.a.
Physical Delivery Fee	For account of the token holder	
On-Chain Transaction Fees (gas)	For account of the token holder	

Underlying performance

Gold price - USD per Troy Ounce (c. 31.1 grams)



Source: London Bullion Market Association, Precious Metal Prices, LOCO London Gold, as of 09.01.2024. Historical data are not a reliable indicator for future performance.

The financial instruments mentioned in this document are derivative instruments. They do not qualify as units of a collective investment scheme pursuant to art. 7 et seqq. of the Swiss Federal Act on Collective Investment Schemes (CISA) and are therefore neither registered nor supervised by the Swiss Financial Market Supervisory Authority FINMA. Investors do not benefit from the specific investor protection provided under the CISA.

Advertising

AMINA Gold Token (AGT)

The future of investing in physical gold

About the AMINA Gold Token

The AMINA Gold Token is a new, cost-effective and future-proof way of investing in fine physical gold.

- A digital asset in the form of a cryptographic token representing direct ownership of one gram per AGT of 100% fine gold securely stored in Switzerland.
- A unique institutional-grade product, created by AMINA in partnership with world leading Swiss gold refinery ARGOR-HERAEUS.
- The first digital asset product to provide direct ownership of gold at the refinery, eliminating traditional storage processes.
- Available for purchase using all G20 fiat currencies, Bitcoin, Ether and/or other major crypto currencies.
- Currently offered exclusively to professional investors and institutions that are, or become, active clients of AMINA.

Why invest in the AMINA Gold Token? Your benefits at a glance.

✔ Unique

Allowing ownership in fine gold directly in the refinery for the first time via tokenization

AGT minted on the blockchain, available in a digital wallet at AMINA. Representing legal ownership of 100% fine gold stored at the refinery with seamless delivery.

✔ Inexpensive

A cost-efficient proposal

Significantly lower cost of ownership than competitor products given elimination of traditional storage costs. Low initial fee and only a few bps of digital custody. Attractive credit against the AGT for qualified clients.

✔ Highly secure

A safe investment at all times

Approved and bank-regulated by the FINMA. Full issuance volume at all times 1:1 backed by physical gold, even during market shocks. AGT minted, held in custody, and traded by AMINA. Big-4 audited.

✔ ESG compliant

Significant positive environmental improvements

Direct ownership in the refinery eliminates post-refinery environmental impacts without territorial barriers for investors. Eliminates heavy carbon footprint of traditional storage, transfer and delivery. Gold investing in a digital future.

✔ Attractive underlying performance

Direct exposure to strong price performance of gold

Price equal to market price of one gram of fine gold. Stellar gold price performance over the short and medium term: +11.6% in Q4 23, +13.1% L12M, +9.5% L36M.

✔ Easy and fast to transact

AMINA as convenient gateway-partner to transact quickly

AMINA as seamless gateway for custody, institutional market making, credit and rapid physical delivery. AGT is easily accessible globally through institutional wallet on phone, tablet and other devices.

Digital Asset Investment Solutions at AMINA Bank

At AMINA Bank, we link profound knowledge and in-depth expertise of complex investment products to deliver a sophisticated offering for cryptocurrencies and digital assets.

AMINA Bank offers a broad range of investment solutions including:

- Single coin tracker ETPs
- ETP on the successful AMINAX Index
- Reverse Convertibles on Bitcoin and Ether
- Tailor-made discretionary mandates for digital assets

About AMINA

Crypto.Banking.Simplified.

Founded in April 2018 and headquartered in Zug, AMINA (formerly SEBA) is a pioneer in the financial industry. In August 2019, AMINA received a Swiss banking and securities dealer license. The broad, vertically integrated spectrum of services, combined with the highest security standards, make AMINA's value proposition unique. AMINA Group operates globally from its regulated hubs of Switzerland, Abu Dhabi and Hong Kong to offer fiat and crypto services to progressive investors, traditional and crypto-native alike, whether individuals, corporates or institutions.

Get in touch with us

For more information contact us via email on clientmanagement@aminagroup.com or by phone on +41 41 552 64 90.

We look forward getting in touch with you.

aminagroup.com

Exclusive

Available only to AMINA professional and institutional clients

Only available to selected professional investors and institutions with active client accounts at AMINA. Investment from 1g to 1,000kg+ and both institutional access and democratization.

Risks

Swiss legislation enforces the highest compliance standards for the origin and quality of the gold processed in Switzerland. There is no issuer or counterparty risk as each AGT represents co-ownership of one gram of physical gold and AMINA conducts frequent audits of the gold holding balance at the partner refineries. Gold is subject to considerable fluctuations in value. The main risk of the gold token is the lack of diversification due to the concentration of the asset in gold. Issuing, trading, transacting, investing, and holding positions in digital assets entails special risks.

Disclaimer

This document has been prepared by AMINA Bank AG ("AMINA"), authorized and regulated by the Swiss Financial Market Supervisory Authority FINMA as a Swiss bank and securities dealer with its Head Office and legal domicile in Canton Zug, Switzerland.

This document is published solely for information purposes; it is not an advertisement nor is it a solicitation or an offer to buy or sell any financial investment. Any price stated in this document do not represent valuations for individual investments. Nothing in this document may be construed as an investment strategy, suitability or appropriateness to an investor's individual circumstances or otherwise constitutes a personal recommendation. Certain services and products are subject to legal restrictions and cannot be offered to certain investors. Investments involve risks, and investors should exercise prudence and their own judgment in making their investment decisions. Recipients are therefore asked to consult the restrictions relating to investments, products or services for further information. Furthermore, recipients may consult their legal/tax advisors should they require any clarifications.

The distribution or the use of this document is prohibited to any person or entity who is residing or located in jurisdiction where such distribution or use would be contrary to local laws and regulations or would subject AMINA to any registration or licensing requirement within such jurisdiction. Financial investments described in the document may not be eligible for sale in all jurisdictions or to certain categories of investors.

Investing in digital assets including cryptocurrencies as well as in futures and options is not suitable for every investor as there is a substantial risk of loss, and losses more than an initial investment may under certain circumstances occur. Past performance of an investment is no guarantee for its future performance. Additional information will be made available upon request. Some investments may be subject to sudden and large falls in value and on realization you may receive back less than you invested or may be required to pay more. Changes in foreign exchange rates may have an adverse effect on the price, value or income of an investment. Tax treatment depends on the individual circumstances and may be subject to change in the future.

AMINA does not provide legal or tax advice and makes no representations as to the tax treatment of assets or the investment returns thereon both in general or with reference to specific investor's circumstances and needs. AMINA recommends that you take financial and/or tax advice as to the implications (including tax) prior to investing. Neither AMINA nor any of its directors, employees or agents accepts any liability for any loss (including investment loss) or damage arising out of the use of all or any of the information provided in the document.

AMINA does not represent or warrant the accuracy, completeness or reliability of the information contained in this document, except with respect to information concerning AMINA. AMINA does not undertake to update or keep current the information.

This document may not be reproduced, or copies circulated without prior authorization of AMINA. Unless otherwise agreed in writing, AMINA expressly prohibits the distribution and transfer of this document to third parties for any reason. AMINA accepts no liability whatsoever for any claims or lawsuits from any third parties arising from the use or distribution of this document.

© AMINA Bank AG, Kolinplatz 15, 6300 Zug, 2024. All rights reserved.